

Information to identify the case:		
Debtor 1	James M. Kukol	Social Security number or ITIN xxx-xx-0835
	First Name Middle Name Last Name	EIN --
Debtor 2	Rose M. Kukol	Social Security number or ITIN xxx-xx-9059
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-21881-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Kukol

Rose M. Kukol
aka Rosemarie Kukol

9/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James M. Kukol
Rose M. Kukol
Debtors

Case No. 16-21881-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 13, 2021

User: bsil
Form ID: 3180W

Page 1 of 4
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James M. Kukol, Rose M. Kukol, 1407 Beech Dr., Latrobe, PA 15650-2745
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14232244	Bank of America, P.O. Box 15227, Wilmington, DE 19886-5227
14232255	PAMS, 336 Delaware Ave. Dept. P-GL, Oakmont, PA 15139-2138
14232256	PAMS, 336 Delaware Ave. Dept. P-UT, Oakmont, PA 15139-2138
14295835	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
14232258	+ Unity Township- Westmoreland Co, Mark Burkhardt, Tax Collector, 152 Beatty County Rd., Latrobe, PA 15650-5464
14232259	+ Vasco Federal Credit Union, 432 Depot St., Latrobe, PA 15650-1567

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BANKAMER.COM	Sep 14 2021 06:38:00	BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
cr	EDI: BANKAMER.COM	Sep 14 2021 06:38:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Sep 14 2021 06:38:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Sep 14 2021 06:38:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO Box 31785, TAMPA, FL 33631-3785
14232245	+ EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14232247	+ EDI: CAPITALONE.COM		

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Total Noticed: 30

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

[illegible]

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cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14232246	*+	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14232248	*+	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14232253	*+	Juniper, P.O. Box 13337, Philadelphia, PA 19101-3337
14232260	*+	Vasco Federal Credit Union, 432 Depot St., Latrobe, PA 15650-1567
14232257	##	Seterus, P.O. Box 1077, Hartford, CT 06143-1077

TOTAL: 4 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor James M. Kukol asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Rose M. Kukol asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Andrew F Gornall	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-K bnicholas@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
Jeniece D. Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS

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REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-K jgoldman@kmlawgroup.com,
angelica.reyes@padgettlawgroup.com

Joshua I. Goldman

on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... jgoldman@kmlawgroup.com,
angelica.reyes@padgettlawgroup.com

Lorraine Gazzara Doyle

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust lorraine@mvrlaw.com
diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Michael C. Mazack

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust mmazack@lynchlaw-group.com
jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 13